ISABEL C. BALBOA, ICB-4082 ISABEL C. BALBOA, STANDING TRUSTEE CHERRY TREE CORPORATE CENTER 535 ROUTE 38, SUITE 580 CHERRY HILL, NJ 08002 (856) 663-5002 CHAPTER 13 STANDING TRUSTEE

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re:

DEBTOR: DEREK J. & MICHELLE L. LEARY

CASE NUMBER: 17-33417 ABA

## NOTICE OF RESERVE ON CLAIM

CREDITOR: BSI FINANCIAL SERVICES, INC.

TRUSTEE CLAIM #: 5 COURT CLAIM #: N/A

Please be advised that a reserve has been placed on the above named claim for the following reason:

	Disbursement checks have been returned as undeliverable. A change of address must be filed with the Court.
	The creditor cannot locate an account for the debtor under the account number provided. The correct account number must be provided in writing.
	The creditor is not cashing checks issued by the Trustee. Payments will not resume until a written request is sent by the creditor to the Trustee.
	The debt has been transferred and the transfer/assignment has not been filed with the Court.
	Disbursement checks have been returned with notice that stay relief was granted, but there is no filed Order granting stay relief on the Court Docket.
	The creditor refuses to accept partial payments. Issue must be resolved by debtor's attorney or Pro Se debtor, and Trustee must be notified in writing of resolution.
X_	_THE CREDITOR HAS FAILED TO FILE A PROOF OF CLAIM. THE BAR DATE IS MARCH 14, 2018.
	The creditor has received stay relief, as per Order entered

In accordance with the Handbook for Chapter 13 Standing Trustees issued by the United States Department of Justice (effective October 1, 2012), the Trustee is NOT to pay any unsecured creditor who has failed to file a Proof of Claim. In the event a creditor does not timely file a Proof of Claim, the debtor may file a Proof of Claim within 30 days after the expiration of the bar date (Fed R. Bankr. P. 3004). Therefore, the Trustee is recommending that a Proof of Claim be filed with the U.S. Bankruptcy Court, Camden Vicinage, on behalf of this creditor within 30 days of the bar date. Please note, if no Proof of Claim is filed, this creditor WILL NOT be paid through the Debtor's Chapter 13 Plan.

Request for additional information should be directed to: Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38, Suite 580, Cherry Hill, NJ 08002.

Dated: JANUARY 19, 2018

/s/ Isabel C. Balboa Chapter 13 Standing Trustee

Copy to:

BSI FINANCIAL SERVICES, INC. P.O. BOX 679002 DALLAS, TX 75267-9002

TERRY TUCKER, ESQUIRE 80 WEST BROAD STREET BRIDGETON, NJ 08302

DEREK J. & MICHELLE L. LEARY 38 TOMASELLO DRIVE MILLVILLE, NJ 08332